

How do you get to work?
Bus? Train? Subway?
Ferry? Streetcar? Vanpool?

If so, WageWorks can make your commute easier and save you up to 40% on commuting costs.

Here's how.

WageWorks[®]
Life Just Got Easier

Five reasons to sign up for the WageWorks Commuter Program:

1. Convenient home delivery of your monthly pass or voucher.
2. Direct payment to your service operator.
3. Save up to \$480 per year on your commute with this pre-tax benefit.
4. Manage your account online, anytime.
5. Enrollment is a snap—online or over the phone.

“With WageWorks, I’m paying only \$35 for my \$60 pass. I always get my new pass in the mail before I need it. How wonderful is that!”

Karen Kostrinsky
Pitney Bowes

Tax savings in this guide are for example only. Examples of savings refer to tax savings only. You may save more or less based on your own tax situation. No part of this guide is tax or legal advice. You should consult your own tax advisor as to whether this is the right program for you.



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Enroll now and make your life easier
Visit www.wageworks.com or call 877-924-3967

Your commute just got easier.

Your employer offers the WageWorks Commuter Program, providing convenience and significant tax savings for doing what you already do—commute to and from work.

If you take public transportation or ride in a vanpool, you can use pre-tax dollars to save up to 40% on commuting costs. Using WageWorks to buy your commuter pass will make your commute even easier.

COMMUTER SAVINGS CALCULATOR*
Make your calculations of savings on www.wageworks.com

Public transportation (bus, train, ferry, subway, streetcar)	<input type="text" value="100"/>	per month
Vanpool	<input type="text" value="0"/>	per month
Total	<input type="text" value="100"/>	per month
Enter federal, state & local taxes:	<input type="text"/>	%
FICA (includes Medicare)	<input type="text" value="7.65"/>	%
Total taxes:	<input type="text" value="40"/>	%
Estimated Tax Savings:		
You save \$	<input type="text" value="40.00"/>	per month
You save \$	<input type="text" value="480.00"/>	per year

*Maximum pre-tax benefits are \$100/mo. for public transportation and vanpool combined. Any additional costs are deducted after-tax from your pay.
State taxes apply in MA, MS, NJ and PA.

What's covered?

If you pay for the following commuter services, you can use WageWorks to save time and money on your commute.

Public Transportation

- Bus
- Train
- Subway
- Ferry
- Streetcar

Vanpool

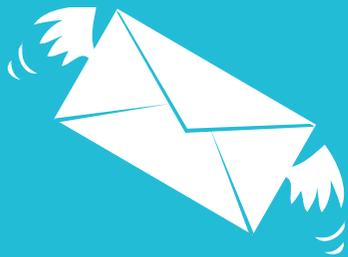
- Vehicle must have seating for six or more adult passengers, with 80% of mileage and 50% of seating capacity used for employee transport.

EXAMPLE OF SAVINGS

	WITHOUT WAGEWORKS	WITH WAGEWORKS	SAVINGS
Train ticket (per month)	\$75	\$45	\$30
Bus ticket (per month)	\$25	\$15	\$10
TOTAL (per month)	\$100	\$60	\$40

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"I like saving money.
I like saving time, too.
I get my transit pass delivered to
my home every month.
No lines. No hassle.
And, I put \$350 a year in my
pocket, not Uncle Sam's.
Saving time. Saving money.
I like it."



Use pre-tax pay to cover your public transportation pass and save up to \$480 a year. Best of all, you get your pass mailed directly to your home. You can't beat it.

Enroll now and make your life easier
Visit www.wageworks.com or call 877-924-3967

Public transportation & vanpool

Buy your monthly commuter pass or vanpool voucher from WageWorks and save up to 40%. No matter how you get to work—bus, train, subway, vanpool, or ferry—WageWorks saves you time and money on your commute. And, you can enjoy automatic payroll deductions, paperless enrollment, and home delivery of your monthly pass.

WageWorks offers passes from the largest selection of public transportation providers. You can choose from our nationwide catalog of thousands of commute choices, everything from the San Francisco Bay ferries to the New York subway to Washington's SmarTrip cards.

WageWorks offers two ways to take advantage of this program:

Buy My Pass:

Tell us which pass you want to buy from which transit or vanpool agency, and we'll deliver it to your home each month. We can even send electronic payments if your agency supports them. You make a one-time request (that you can change or cancel in the future), and then, just sit back, relax and enjoy the pre-tax ride.

Pay Me Back:

In the unlikely case that the pass you want is not available from our online store, then you may be eligible to get reimbursed for your expenses. Just elect Pay Me Back and then complete a claim each month.

Frequently asked questions

How much will I save?

You can save up to 40% by using pre-tax dollars to pay for your commuting costs. The exact dollar amount you will save will depend on your individual commute costs. To estimate your savings, you can use the Commuter Savings Calculator at www.wageworks.com.

What does pre-tax mean?

It means that the commuter program is deducted from your paycheck BEFORE federal, state* and FICA taxes are applied to your pay. This lowers your "taxable" income and you automatically pay fewer taxes. You do not make any claims on your annual tax return or fill out any I.R.S. forms regarding this commuter program or your savings. Your savings are all automatic after you enroll.

When is open enrollment?

There's no need to wait until open enrollment as with other benefit plans. You can enroll, change or cancel your commuter benefits any month.

*State taxes apply in MA, MS, NJ and PA.

Are there any deadlines?

Yes. Monthly deadlines determine when your request to enroll, change or cancel will take effect. Once you enroll, WageWorks will send you a reminder each month just before your deadline.

What if I don't like doing things online?

Call us at 877-924-3967 (877-WageWorks) and we'll do everything for you over the phone.

When will I get my transit pass?

You can expect your pass in the mail before the first day of the benefit month. For example, your November pass will arrive during the last week of October.

What if my pass gets lost in the mail?

It's hard to believe, but this rarely happens. If this ever does happen to you, simply call us and we'll assist you right away.

Need more information or assistance?

Browse www.wageworks.com, send us an email (help@wageworks.com) or call us at 877-924-3967 (877-WageWorks). Our customer service representatives are here to assist you before, during and after you enroll.

Enroll now and make your life easier
Visit www.wageworks.com or call 877-924-3967

Start saving today.

Enrollment takes just minutes.
There are two ways to enroll:

1. **Online.** Go to www.wageworks.com and click on "First Time User? Register Now" and follow the simple steps.
2. **By phone.** Call 877-924-3967, and we'll sign you up over the phone.

Either way, it's the easiest thing you will do today.

One less hassle in the morning.

WageWorks puts a smile on your face and money in your pocket. No matter how you get to work, we have a way to save you money and time, anywhere in the United States.

With WageWorks, you can save up to \$480 a year by using pre-tax income to pay for your commute. Convenient home delivery of passes and direct payment to service operators will make your commute easier than ever before.

WageWorks[®]
Life Just Got Easier



Riding the metro to work
Without WageWorks: \$85 a month

or



Riding the metro to work
With WageWorks: \$51 a month



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